LOADING THE FILES INTO THE RAVEN LOAD SUBDIRECTORY

One of the early steps of the RAVEN process requires the user to load the files that have been provided by ISU to the Resolution Specialist responsible for the loading, manipulation and completion of the RAVEN process. This manual assumes the loan assets have been mapped to conform to the proper RAVEN format and have been "scrubbed" to correct any data errors, which will allow RAVEN to price the assets properly.

First the user loads the files into the proper subdirectory for loading into RAVEN.

DEMONSTRATION

1.   Go to **Windows Explorer**

2.   Insert diskette #1 containing the Zip file, into the A drive

3.   Select the **drive icon labeled A** located underneath the menu bar at the top of the window.

      One zipped file entitled **ravenbk.zip** is on the diskette.

4.   Highlight the file shown on the diskette by clicking on it.

5.   Click on **Edit / Copy**

6.   Click on **C:\Raven41\Load**

7.   Click on **Edit / Paste**

      This copies the zip file into the **RAVEN41\load** subdirectory.

8.   Click on **C:\Raven41\Load** and verify that the **ravenbk.zip** file is loaded.

9.   Highlight **ravenbk.zip**

12.   0lick on **File / Extract To**

11.   Click on **"Agree"** if the Winzip window is displayed

13.   Extract to: **C:\Raven41\Load**

14.   Click on **Extract**

This unzips the databases into the load subdirectory which should now contain the following:

a)   **RAVENDEP.dbf**   **- Deposits**
b)   **RAVENCLS.dbf**   **- Commercial and Real Estate Loans**
c)   **RAVENCON.dbf**   **- Consumer Loans**
d)   **RAVENREO.dbf**   **- Real Estate Owned**

15.   Close the **Winzip** window

16.   Click on **Raven41\Load** to verify the files are now in the **load** subdirectory

17.   Exit Explorer

This loads the files into the **RAVEN41\Load** subdirectory for further loading into RAVEN.

LOADING/UNLOADING THE LOAN DATABASE(S) INTO RAVEN

This section of the manual discusses electronically loading the loan and OREO files from the **RAVEN41\Load** subdirectory into the **Raloan** and **Raoreo** databases within RAVEN. Version 4.1a also provides the user the option of unloading individual database files if necessary.

> **WARNING:**
> **Loading the databases into RAVEN creates a unique number for each asset in both the parent database (raloan, radepo, raoreo, raods) within RAVEN and the load databases. If the user creates a backit to transfer to a second user, the user must also back up the load databases so the second user will have the ability to unload the databases, if necessary. If the second user unloads the assets without the original load databases in the load subdirectory, RAVEN will indicate that the parent databases have been unloaded; however, RAVEN will not unload the databases. The only way to clear the databases in RAVEN if the load file is not in the Load subdirectory is to "Zap the Files" in the Utilities module. Remember, this will zap all the files in RAVEN, including the general ledger and non-loan information.**

DEMONSTRATION

A.   Loading the DBFs into RAVEN

      1.   Enter RAVEN and click on **Data**

            This opens the **Data Menu** which provides the user with the following choices:

Loans	**O**ds		**O**REO	**N**on-Loan
Deposits	**O**ther L/E	**M**isc	**A**udit	**M**ain Menu

      2.   Click on **L**oans / **D**ownload Files

NOTE:
The DBFs can be loaded from the <u>L</u>oans, <u>O</u>Ds, <u>O</u>REO or <u>D</u>eposits choices. Each choice elicits the same Load DBFs into the RAVEN window illustrated below. This window allows the user to choose which DBFs to load.
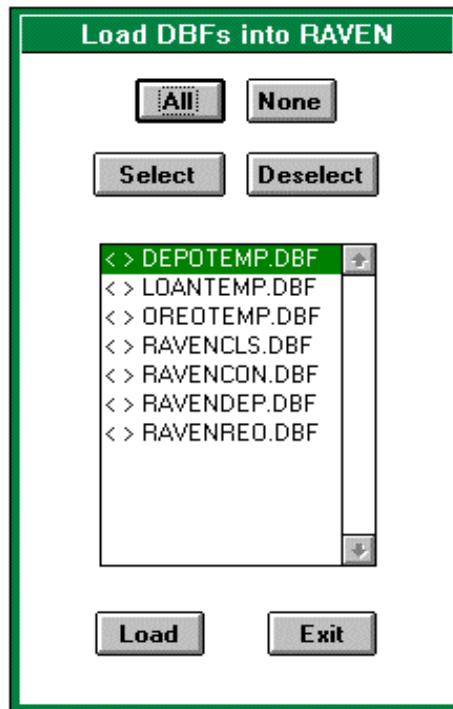
3.   Click on and highlight the first loan database entitled **RAVENCLS.DBF**, and click on Select.

This action places an <S> in the file selected and automatically advances the cursor to the next file. The user repeats this action to select the **RAVENCON** and **RAOREO** databases. The **All** button selects all files to be loaded. If you wish to deselect a file already chosen, click on the file to highlight it and then choose **Deselect** from the buttons. To deselect all of the files, click on the **None** button and RAVEN deselects all of the files that had been previously chosen.

NOTE:
The load subdirectory contains three databases, DEPOTEMP.DBF, LOANTEMP.DBF and OREOTEMP.DBF which are templet files that can be used as guidelines for the necessary fields to be included in the load databases. Do not select these files for loading into RAVEN.

Only the **RAVENCLS, RAVENCON** and **RAVENREO** databases should have an <S> next to them at this point.

4. Click on **Load**

RAVEN displays a loading wait window which indicates the files are loading and the percentage of completion for the loading process. After completing the loading process, RAVEN displays the **AVR "As of" Date** window. If the **"As of"** date has not been previously input, the user inputs it here.

5. Click on **Exit** to activate the data initialization function

This activates the initialization process in RAVEN and shows the **Initializing Loan Data** wait window. After completing the initialization process, RAVEN returns the user to the **Load DBFs into RAVEN** window.

6. Click on **Exit** and return to the **Data Menu** window

B. Unloading the DBFs from RAVEN

1. From the **Main Menu**, select **Utilities**

2. **File Maintenance / Unload DBFs from RAVEN**

This option activates the Unload DBFs from RAVEN window. This window mirrors the load window in appearance and function (other than the load button) and gives the user the option to unload the loaded files.

3. To unload databases, follow the instructions in step 3 under "Loading the DBFs into RAVEN."

WARNING:
The unload feature of RAVEN is for unloading unaltered DBFs. If the user loads a database into RAVEN, edits some records and then unloads after the edit, the databases returns to its original state in the load subdirectory, negating any edits.

AUDITING LOANS AND OREO

RAVEN audits loan, OREO, deposit and overdraft databases in order to locate and identify possible exceptions. RAVEN queries the fields to ensure that the fields make relational sense. As an example, RAVEN points out a loan that has a fixed interest rate and also has an interest rate adjustment frequency as an exception, for it is illogical to have a fixed rate loan with an interest rate adjustment frequency greater than "0."   RAVEN flags a record with a "Warning" to indicate something is unusual about the record. These warnings don't necessarily mean the flagged items are in error, however, the user must research the flagged items for possible correction. In the example above, the user must research the loans to verify if they were fixed rate or adjustable rate loans and whether the interest rate adjustment frequency field requires editing. Therefore, the user must reconcile any "Warning" messages generated by RAVEN in the audit process to bank reports to determine their accuracy. Other common data exceptions include illogical payment amounts or payment frequencies.

RAVEN also identifies any "Errors" within the databases and identifies each record affected by the error. An example of this type of exception would be the **Ln_rate** field in the **Raloan** database populated in the wrong format. RAVEN 4.1a populates all rate fields as 0.000% instead of .0000% as in earlier versions. Therefore, RAVEN shows this exception as "Global" and tells the user that all interest rates should be shown as 8.50% and not .0850. The user **must** correct all "Errors" identified in the audit process prior to completion of the project for RAVEN to run properly. Section 22 in the addenda of the manual contains information that details the audit checks performed for each database.

This section shows the user how to generate, review and analyze data exceptions.

DEMONSTRATION

A.   Performing the Audit Check

   1.   From the Main Menu, select **Data / Audit**

            RAVEN provides the user with the ability to perform five (5) different audit checks. The first option available performs a complete audit check of all of the electronically loaded databases and, reports the results. However, the user may not load all of the databases at the same time or may not want to go through the complete audit process. Therefore, RAVEN has options to audit each of the individual electronically loaded databases and report the results for that database.

2.   Click on **Perform Complete Audit Check**

RAVEN displays a thermometer bar showing that the system is performing an audit check on all of the loaded databases and the percentage of completion for this check. After RAVEN audits the databases, a window appears indicating the number of errors and warnings discovered within each individual database. An example of that window is shown below. The user has not loaded the deposit database yet, so RAVEN tells the user that the overdraft and deposit databases do not contain any records.

Loan Database Audit Check

Passed Loan Audit Check.

However, 3 records were flagged with a Warning.

Continue

3.   Advance through each window by clicking on **Continue**. The user is returned to the **Data** menu after all Audit checks are complete.

B.   Printing the Audit Exceptions Report

1.   At the Main Menu, click on **Reports**

RAVEN takes you to the Reports Menu which includes:

Information Package	**Asset Valuation Review**	**Asset Data Sheet**	**Misc**	**Main Menu**

2.   Click on **Misc**

RAVEN displays a list of the miscellaneous reports available

3.   Click on **Audit Exceptions**

RAVEN displays the **RAVEN Report Options** window which describes the report chosen and asks if the user would like to **View, Print or Exit**.

4.   Select **View**

5.   Zoom in and look at the report

6.   Click on **OK**

7.   Select **Exit**

8.   Analyze the detail audit exceptions report (when printed)

The **Detail Audit** report lists each record in the database which contains a data exception, along with the description of the exception. The user may print this report in loan account number order for ease in locating and editing records.

a)   If the detail audit exception report shows numerous and systematic errors, then correct them using FoxPro

b)   If the detail audit exception report shows individual or random errors, then correct them using RAVEN